

# Benefits Newsletter

July 2021



For any Benefits content questions, contact the SRNS Service Center at 5-7772 or via email at the [SERVICE-CENTER@srs.gov](mailto:SERVICE-CENTER@srs.gov).

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# July

NOTES:

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5 HOLIDAY	6	7	8	9	10
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## Health and Welfare



### WHAT IS ARTHRITIS?

ARTHRITIS IS **INFLAMMATION**  
of one or more of your joints

### WARNING SIGNS



STIFFNESS  
TENDERNESS  
**PAIN**  
DEFORMITY  
GRINDING

# Arthritis Awareness

There are **100+ types** of arthritis.  
**MOST COMMON:**

### OSTEOARTHRITIS

Characterized by breakdown of cartilage, stiffness and pain in affected joints

### RHEUMATOID ARTHRITIS

Characterized by swelling, bone erosion and joint deformity

### WHO IS AFFECTED?

ARTHRITIS AFFECTS **ALL AGES**

**2/3**

are under age 65

0 10 20 30 40 50 60 70+

**WOMEN**  
ARE MORE  
**LIKELY**  
to be affected by  
arthritis than men



OVERWEIGHT PEOPLE ARE  
**4 TO 5 times more likely**  
to develop arthritis

### RISK FACTORS



Age



Obesity



Family History



Injury



Overuse & Muscle Weakness

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[https://www.pennmedicine.org/~media/images/miscellaneous/infographics/arthritis\\_risk\\_infographic\\_1.aspx?h=1000&w=563&la=en](https://www.pennmedicine.org/~media/images/miscellaneous/infographics/arthritis_risk_infographic_1.aspx?h=1000&w=563&la=en)



## Health and Welfare

One of the most important steps you can take for your health is to schedule regular checkups. Use these schedules as a reference tool during discussions with your doctor to determine the best options for you and your family. It is your responsibility to understand your company's benefit plan and coverage for preventive care. These schedules of preventive services are based on recommendations of numerous national organizations. The schedules listed below are partial lists.

These lists are subject to change. For the most current list, please refer to [www.healthcare.gov](http://www.healthcare.gov).

[www.healthcare.gov/preventive-care-adults/](http://www.healthcare.gov/preventive-care-adults/)  
[www.healthcare.gov/preventive-care-children/](http://www.healthcare.gov/preventive-care-children/)  
[www.healthcare.gov/preventive-care-women/](http://www.healthcare.gov/preventive-care-women/)



South Carolina



**Preventive  
Care  
Visits**

As part of the Affordable Care Act (ACA), certain preventive services must be covered at 100% of the Allowable Charge at an in-network provider without charging you a copayment or coinsurance even if you have not met your deductible. This applies to both the Standard and Basic Plans. The Plans will pay 100% provided the claim is filed as routine/preventive care. If your provider charges you a copayment or coinsurance, it is a good indication that they do not plan to file the claim under the preventive care guidelines. Make sure you work with your provider on filing the claim.





## Health and Welfare



# SRNS Marketplace

SRNS Marketplace is open for business and allows SRNS employees to access thousands of discounts that cannot be found anywhere else in one location.

Sign up and start saving!

- Go to <https://srnsmarketplace.benefithub.com/>
- Enter Referral Code: HRNGNX
- Complete Registration

The easy-to-use online marketplace allows employees to find deals on

- pet insurance
- Home and auto insurance
- restaurants
- family care
- favorite local establishments and more!



## Retirement Services

## INCUMBENTS GUIDE TO RETIREMENT

As an incumbent retiree, the SRNS Benefits team would like to invite you to the "The Incumbents Guide to Retirement" Teams meeting.

*Note: In general, employees hired by SRNS prior to Aug. 1, 2008, or SRR prior to July 1, 2009, are incumbent employees.*

This class will be on Tuesday, July 27, 10 a.m.-noon.

This two-hour meeting will provide an overview and details about all the benefits offered to retirees. Topics addressed at this meeting will include:

- Information on our new pension plan provider, Transamerica; how to access your account online; and taking the next steps
- Healthcare for pre-65 employees and dependents
- How to navigate Medicare
- Post-65 benefits (i.e. the Health Reimbursement Account)
- And more

If interested in attending the meeting, please email [Kerri.Makekau@srs.gov](mailto:Kerri.Makekau@srs.gov) for an invite.





## Retirement Services

– Financial Wellness Month –  
Coming This August!

This August will be SRS Financial Wellness Month. Throughout the month of August, SRS will provide live, interactive webinars from each of the below financial vendors covering a wide array of financial topics. Webinars will be available to SRNS, SRR, BSRA and DOE employees.

The purpose of this month is to empower financial health among our employees by providing educational opportunities to help them make informed financial decisions that will positively affect their lives. The key to *financial wellness* is understanding what *financial success* looks like to you and making decisions accordingly.

Webinar descriptions, and registration links will be sent out in July!



BLACKROCK

charles  
SCHWAB



hsabank

**Vanguard:** Refocus for Retirement (R4R), Getting on Track, Retirement Income, Target-date Investments, Financial Freedom, Is Roth right for you

**Transamerica:** SIP Plan Essentials, Money Management Essentials, Get Ready to Retire, Women & Retirement

**Schwab:** Schwab Personal Choice Retirement Account (PCRA)

**BlackRock:** Retirement and Emergency Savings, Overview of Index Funds

**Edelman Financial Engines:** How EFE Can Help You, Make the Most of your 401(k), Optimize your Social Security

**HSA Bank:** HSA 101, HSA Investment Overview





## Disability

# GET TO KNOW THE DISABILITY DEPARTMENT

Did you know that SRNS has a 4-person Disability Department that helps you get paid when you're ill or injured away from work? The Disability Dept. (which is separate from Site Medical), consists of a Manager (Susan Danne), two Nurse Disability Case Managers (DCMs) – Virginia-Williams Brown and Terry Hanna, and an FMLA/Long Term Disability Specialist – Torrey Davis. The SRNS Disability phone number is 5-SICK (725-7425) and the Disability e-mail is [5SICK@srs.gov](mailto:5SICK@srs.gov).

The DCMs are both registered nurses with a total of 73 years combined experience in 15 specialties. Some of their areas of expertise include oncology, cardiology, chemotherapy, orthopedics, neurosurgical, and rehabilitation. With this wealth of medical knowledge, DCMs are able to make disability decisions based on medical necessity and determine length of time needed for various conditions. For a short term disability case to be considered (following a waiting period), the DCMs require documentation from your personal physician that shows diagnosis, course of treatment, and possible return-to-work date. The DCMs routinely interact with doctor's offices, hospitals, and medical facilities during their daily activities to assist employees with disabilities. The average case load per month is approximately 150 employees.

If you're unable to return after short term disability, you'll be speaking with Torrey, who will assist you in transitioning to long term disability. Also, if you need time off for your own condition or to care for a family member, Torrey can speak with you about the Family and Medical Leave Act (FMLA) program.

Both DCMs have been with SRNS for more than 10 years. While Susan has also been with the Benefits Dept. for 10 years, she has worked in the Benefits/HR arena for 35 years. Torrey has been with SRNS for 5 years and is currently pursuing a Doctoral degree in Wellness programs.

### **To Learn More About the Disability Program(s)**

- Reference the Disability Page on InSite, under Services, Human Resources Home, Benefits, Disability
- Follow this link to watch a 5-minute video [http://vod.srs.gov/play/srns/HR\\_Disability](http://vod.srs.gov/play/srns/HR_Disability)
- See the tri-fold brochure, attached [here](#)





## Benefits Spotlight

One way we can increase our Mindfulness – (being fully present to enjoy the here and now) - is by UNPLUGGING

**Vickie Conner**  
Savannah River Nuclear Solutions, LLC  
Employee Assistance Program  
Coordinator  
[vickie.conner@srs.gov](mailto:vickie.conner@srs.gov)



### PPE FOR YOUR MIND – Unplug When We Are Not Working

#### WE CAN UNPLUG IN TWO WAYS:

- **UNPLUG** through down time - time off from work is important to rejuvenate and feel renewed. Cultivate activities and interactions that bring you joy. That will be different and unique for each of us. Tap into fun. Do things that are fun with no specific outcome of winning or a goal of being the best. When we do this it helps us to be able to return to work fully engaged, present, and distraction free
- **UNPLUG** from technology – phones, television, competitive games devices and social media. Research is showing that it can be detrimental to be “plugged in” all the time. It keeps us in a constant state of searching and overstimulation. Instead, spend time doing, moving, engaging – show up in person.

Almost everything  
will work again  
if you unplug it  
for a few minutes.



Including you.

*Anne Lamott*



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